THE JOURNAL OF

# Lending

# Subject/Author Index September 1993-August 1994

This is a cumulative subject/author index of the articles published in *The Journal of Commercial Lending* in the past 12 months.

Reprints or copies of the articles listed in this or any of the previous indexes are available from the RMA Office. The charge for 1–50 copies of the same article is \$6.00 each plus postage. To order 51 or more copies of the same article, please contact RMA's Customer Service Department at (215) 851-0585.

Reprints or copies of articles may be ordered by writing Reprints, P.O. Box 8500, S-1140, Philadelphia, PA 19178.

Inquiries should be directed to RMA, One Liberty Place, Suite 2300, Philadelphia, PA 19103-7398, (215) 851-9100.

# SUBJECT INDEX

ACCOUNTING	
Understanding Inventory Accounting and Evaluation	
Richard A. HammOct	. 1993
Accounting Actions Companies in Trouble: What Are the	
Auditor's Responsibilities?	1000
Van E. Johnson and Inder K. Khurana Dec	. 1993
Accounting Actions A Review of Changes Affecting	
Accounting for Liabilities  John Brozovsky	1004
John BrozovskyMai	. 1994
AG LENDING	
Minimizing Environmental Risk	
William HoltSept	. 1993
Borrower's Viewpoint What an Ag Borrower Looks for in a	
Lender	
Wayne Humphreys Oc	1993
Lending to Contract Hog Farmers	
Ann D. BartonDec	. 1993
Spilled Milk How Barn Door Bank Got the Burn Steer	
AnonymousMa	y 1994
ASSET-BASED LENDING	
Vigilance: The Key to Successful Asset-Based Lending	
Donald J. Oppenheim	. 1994
	,
AUTOMOBILE LENDING	
Issues in Lending Floor Plan Drafting Letters: Unsafe and	
Unsound	
John M. McElroySep	t. 1993
Red Flags of Automobile Dealer Fraud	
Walter R. Day, III and Lawrence A. HighbloomOc	t. 1993
Lessons from the Competition How Ford Motor Credit Has	
Created a Market Niche	
William E. OdomAu	z. 1994
Issues in Lending Floor Plan Drafting Letters: A Resolution to	
OCC Letter No. 615	
William Brakehill Au	r. 1994

BANK DIRECTOR FOCUS	
Bank Director FocusThe Credit Audit Department: What It Do and Why	
Raymond D. Smith, Jr	Apr. 1994
BANKING INDUSTRY OUTLOOK	
Value-Building Lessons of the 1980s  David C. Cates	Sept. 1993
Robert J. Higgins	Nov. 1993
Paul M. Dorfman	
Alan Greenspan The New England Recovery Katharine Bradbury and Peggy Gilligan	
BANKRUPTCY	
A Hundred Years of Bankruptcy: A Chapter from The Country Banker	
George Rae	July 1994
BORROWER'S VIEWPOINT	
What an Ag Borrower Looks for in a Lender Wayne Humphreys	
Joseph J. Rodriguez	Aug. 1994
BUSINESS DEVELOPMENT	
Sales Management for Commercial Real Estate Lenders  Shaun M. Brady  Lessons from the Competition How Ford Motor Credit Took  Market Share from Banks	
William E. Odom	Aug. 1994
BUSINESS STRUCTURE	
The Limited Liability Company: A New Type of Borrowing Entity	
Richard A. Hamm and Bradley J. Sklar	Mar. 1994

# **BUSINESS VALUATION** How to Calculate the "Boil Over" Point of Acquisition Loans John W. Reik.....Sept. 1993 CHURCHES Lending to Churches David A. Eltringham ...... Apr. 1994 COLLATERAL Two Sides of Collateral: Security and Danger Peter Larr......June 1994 COMMUNITY BANK FOCUS The Many Sides of Concentration Management Thomas L. Doolin ...... Feb. 1994 Outsourcing Commercial Loan and Credit Administration Activities David L. Keller ...... Apr. 1994 COMMUNITY REINVESTMENT ACT How a Megabank Is Answering the CRA Challenge Ellen Rowley Monck ......Sept. 1993 An Updated CRA Report Card: How Are Lenders Doing? Jan. 1994 CONSUMER LENDING The Risks of Home Equity Lending Charles J. Wolf.....June 1994 Consumer Credit-Scoring: Are There Lessons for Commercial Lenders? Lessons from the Competition... How Ford Motor Credit Took Market Share from Banks William E. Odom......Aug. 1994 CONTRACT HOG FARMERS Lending to Contract Hog Farmers Ann D. Barton......Dec. 1993 CREDIT ANALYSIS How to Maintain Asset Quality during Periods of Asset Growth Joseph W. May.....Nov. 1993

Consumer Credit-Scoring: Are There Lessons for Commercial Lenders?	
Raymond L. Rusnak	ly 1994
CREDIT CONCENTRATIONS	
Managing Portfolio Concentrations through Diversification  Janice M. Weiland	ec. 1993
Strategies for Measuring and Managing Risk Concentrations in Loan Portfolios	
Duen-Li Kao and Jarl G. KallbergJa Community Bank Focus The Many Sides of Concentration Management	
Thomas L. Doolin Fe	b. 1994
CREDIT CULTURE	
How to Change a Credit Culture by Breaking the Columbus Paradigm	
Peter Larr M	ar. 1994
Credit Policy: The Anchor of the Credit Culture P. Henry Mueller	lly 1994
CREDIT DEPARTMENT MANAGEMENT	
New People, Policies, and Places: How to Manage a Credit Department Merger	
Edward K. SchatzFe	eb. 1994
CREDIT POLICY	
Risk Policies and Standards: Definitions and Details to Support a Quality Credit Program	
Peter Larr	ec. 1993
Credit Policy: The Anchor of the Credit Culture P. Henry Mueller	ıly 1994
DERIVATIVES	
Financial Derivatives in a Rapidly Changing Financial World Henry Kaufman	pr. 1994
DUE DILIGENCE	
Management Review: An Important Part of Due Diligence  Gary EnglishF	eb. 1994

# **ECONOMIC OUTLOOK** Regional Roundup... The Texas Economy: Positive Signs at Last Robert T.Clair and Fiona Sigalla ...... Oct. 1993 **ENVIRONMENTAL ISSUES** Ag Lending... Minimizing Environmental Risk William Holt......Sept. 1993 Issues in Lending... New ASTM Environmental Standards: Implications for Lenders Charles R. Marshall......Dec. 1993 Issues in Lending... The Consequences of the Overturning of the **EPA Lender Liability Rule** Robert P. Simons......Apr. 1994 Issues in Lending... Financial Responsibility for Landfills Lloyd A. Fox and John J. Daley......May 1994 The Role of Environmental Risk Management in the Credit Process FINANCE COMPANIES Analysis of Finance Company Ratios in 1992 Mark C. Kramer and Raymond N. Neihengen, Jr. ......Sept. 1993 FOCUSING ON FUNDAMENTALS The 15 Most Important Credit Responsibilities of Account Officers Glenn S. Albert......Dec. 1993 Accounting Actions... Companies in Trouble: What Are the Auditor's Responsibilities? Van E. Johnson and Inder K. Khurana ...... Dec. 1993 Lending to the Warehousing Industry Jan. 1994 Transaction Risk: A History of Growth, Technology, and Regulation John Kirk......Jan. 1994 Accounting Actions... A Review of Changes Affecting Accounting for Liabilities John Brozovsky ...... Mar. 1994 The Limited Liability Company: A New Type of Borrowing Entity

Bank Director FocusThe Credit Audit Department: What It Does and Why	
Raymond D. Smith, JrApr. Two Sides of Collateral: Security and Danger	
Peter Larr	1994
FRANCHISES	
What Every Lender Should Know about the Legal Aspects of Franchising  Rochelle Buchsbaum SpandorfDec.	1993
GOVERNMENT CONTRACTORS	1,,,,
Lending to Government Contractors	
Cameron S. McRae	1994
INCOME TAXES	
Issues in Lending Possible Tax Consequences of Loans to U.S. Business Ventures of Nonresident Aliens John Hughes and Norman F. NilsonNov.	1003
	1773
INVENTORY FINANCING	
Issues in Lending Floor Plan Drafting Letters: Unsafe and Unsound	
John M. McElroySept.	1993
Red Flags of Automobile Dealer Fraud	
Walter R. Day and Lawrence A. HighbloomOct.	1993
Understanding Inventory Accounting and Evaluation Richard A. HammOct.	1003
	1993
ISSUES IN LENDING	
Floor Plan Drafting Letters: Unsafe and Unsound	
John M. McElroySept.	1993
Possible Tax Consequences of Loans to U.S. Business Ventures of Nonresident Aliens	
John Hughes and Norman F. NilsonNov.	1993
New ASTM Environmental Standards: Implications for Lenders	
Charles R. MarshallDec.	1993
Avoiding Liability for a Customer's Unpaid Withholding Taxes	
Douglas H. Frazer	1994
The Consequences of a Fiduciary Relationship	1004
Mariana I Marchard	1 44/1

The Consequences of the Overturning of the EPA Lender Liability Rule	
Robert P. Simons	Ł
Financial Responsibility for Landfills	
Lloyd A. Fox and John J. Daley	Ł
Issues in Lending Floor Plan Drafting Letters: A Resolution to	
OCC Letter No. 615	
William BrakebillAug. 1994	Ī
LAW FIRMS	
Lending to Law Firms: Credit Investigations Revisited	
John D. Krenitsky and James A. Knight	3
LENDER LIABILITY	
Ag Lending Minimizing Environmental Risk	
William HoltSept. 1993	3
Issues in Lending New ASTM Environmental Standards:	
Implications for Lenders	
Charles R. MarshallDec. 1993	3
Issues in Lending Avoiding Liability for a Customer's Unpaid	
Withholding Taxes	
Douglas H. Frazer	1
Issues in Lending The Consequences of the Overturning of the	
EPA Lender Liability Rule	
Robert P. Simons Apr. 1994	4
The Role of Environmental Risk Management in the Credit	
Process	
Lorne Robbins and Douglas M. BissetJune 199	4
LENDING TO PARTICULAR INDUSTRIES	
Lending to Law Firms: Credit Investigations Revisited	
John D. Krenitsky and James A. KnightNov. 199	3
Lending to Contract Hog Farmers	
Ann D. BartonDec. 199	3
Lending to the Warehousing Industry	
James B. van LieshoutJan. 199	4
Lending to the Trucking Industry	-
Tina A. Zeller	4
Lending to Churches	*
David A. Eltringham Apr. 199	4
Lending to Government Contractors	I
Cameron S. McRaeJune 199	1
Current 5. Wickiejune 199	I

LOAN COVENANTS
Coming to Terms with Financial Covenants  Dev Strischek
LOAN DEPARTMENT AUTOMATION
Banking in Transition: How to Thrive in a Slow Growth Environment Robert J. Higgins
LOAN DOCUMENTATION
Simpler Is Better: How to Improve Loan Documentation  Bruce A. SwansonSept. 1993
LOAN OFFICERS
The 15 Most Important Credit Responsibilities of Account Officers
Glenn S. AlbertDec. 1993 Statistical Snapshot Incentive Compensation for Middle Market
Commercial Loan OfficersFeb. 1994
LOAN PORTFOLIO MANAGEMENT
Industry Analysis Revisited  John B. MorganOct. 1993  Loan Portfolio Management—Post FDICIA
George LulaNov. 1993
Managing Portfolio Concentrations through Diversification  Janice M. WeilandDec. 1993  Strategies for Measuring and Managing Risk Concentrations in Loan Portfolios
Duen-Li Kao and Jarl G. KallbergJan. 1994 Commercial Loan Risk Management, Credit-Scoring, and Pricing: The Need for a New Shared Database
Patrick H. McAllister and John J. Mingo
LOAN REVIEW
Risk-Rating Accuracy Percentages: An Added Benefit of Continuous Loan Review Michael E. Dennen and Michael J. Baylor

LOAN STRUCTURE	
How to Calculate the "Boil Over" Point of Acquisition Loans  John W. Reik	1
MERGERS AND ACQUISITIONS	
Management Review: An Important Part of Due Diligence  Gary English	
OUTSOURCING	
Outsourcing Commercial Loan and Credit Administration Activities David L. Keller	1
REAL ESTATE	
Sales Management for Commercial Real Estate Lenders  Shaun M. Brady	
Spilled Milk An Overzealous Subcontractor's Bumpy Acres and Creaky Estates	*
Anonymous	
Kempton Shields	4
REGIONAL ROUNDUP	
The Texas Economy: Positive Signs at Last Robert T. Clair and Fiona SigallaOct. 199	3
REGULATORY VIEWPOINT	
Optimal Banking Supervision in a Changing World  Alan Greenspan	4

RESEARCH REPORT
Assessing the Risks of Small Business Borrowers  Gerry McNamara and Philip BromileyOct. 1993
RISK MANAGEMENT
Risk Policies and Standards: Definitions and Details to Support a Quality Credit Program
Peter Larr
John KirkJan. 1994 Commercial Loan Risk Management, Credit-Scoring, and Pricing: The Need for a New Shared Database
Patrick H. McAllister and John J. Mingo
and Loss Factors
SMALL BUSINESS LENDING
Microbusiness Lending: Bank Services for the Smallest Companies
Jayne Crosby GilesNov. 1993 Spilled Milk New Business + New Lender = Trouble
Anonymous
Gerry McNamara and Philip BromileyOct. 1993 Small Business Spotlight SBA Lending for Community Banks
William R. Blanton and Thomas L. DormanFeb. 1994 Statistical Snapshot Credit Availability for Small Businesses Apr. 1994
Improving Small Business Borrower Data with the BCIP
Michael W. Sperry and Frank G. Bozick May 1994
SPILLED MILK
A Little Trust Can Be a Dangerous Thing
Anonymous
Dev Strischek
Anonymous
Anonymous

Dr. Fluoroscopy's Diagnosis: A Pesky Contingent Liability	
Richard WatkinsJan	. 1994
Getting the Soft Soap from a Car Wash Operator	
AnonymousFeb	. 1994
Dr. Dazzle and Her Real Estate Fever	
AnonymousMar	. 1994
An Overzealous Subcontractor's Bumpy Acres and Creaky	
Estates	
Anonymous Apr	. 1994
How Barn Door Bank Got the Bum Steer	
AnonymousMay	1994
Eating Crow at the Antebellum Inn	
AnonymousJune	e 1994
Repeated Requests from a Restless Retailer	
Anonymous	1994
STATISTICAL SNAPSHOT	
Incentive Compensation for Middle Market Commercial	
Loan Officers Feb	. 1994
Credit Availability for Small Businesses Apr	. 1994
Loan Risk Ratings, Classification Systems, and Loss FactorsMa	y 1994
TRUCKING	
Lending to the Trucking Industry	
Tina A. Zeller	. 1994
WAREHOUSING	
Lending to the Warehousing Industry	
James B. van Lieshout	. 1994

#### **AUTHOR INDEX**

#### A

Albert, Glenn S., The 15 Most Important Credit Responsibilities of Account Officers, Dec. 1993

#### В

Barton, Ann D., Lending to Contract Hog Farmers, Dec. 1993

Baylor, Michael J., and Dennen, Michael E., Risk-Rating Accuracy Percentages: An Added Benefit of Continuous Loan Review, May 1994

Bisset, Douglas M., and Robbins, Lorne, The Role of Environmental Risk Management in the Credit Process, June 1994

Blanton, William R., and Dorman, Thomas L., Small Business Spotlight: SBA Lending for Community Banks, Feb. 1994

Bozick, Frank G., and Sperry, Michael W., Improving Small Business Borrower Data with the BCIP, May 1994

**Bradbury, Katharine, and Gilligan, Peggy,** The New England Recovery, Aug. 1994

**Brady, Shaun M.,** Sales Management for Commercial Real Estate Lenders, Mar. 1994

Bromiley, Philip, and McNamara, Gerry, Research Report... Assessing the Risks of Small Business Borrowers, Oct. 1993

Brozovsky, John, Accounting Actions... A Review of Changes Affecting Accounting for Liabilities, Mar. 1994

# C

Cates, David C., Value-Building Lessons of the 1980s, Sept. 1993

Clair, Robert T., and Sigalla, Fiona, Regional Roundup... The Texas Economy: Positive Signs at Last, Oct. 1993

#### D

Daley, John J., and Fox, Lloyd A., Issues in Lending... Financial Responsibility for Landfills, May 1994

Day, Walter R., III, and Highbloom, Lawrence A., Red Flags of Automobile Dealer Fraud, Oct. 1993

Dennen, Michael E., and Baylor, Michael J., Risk-Rating Accuracy Percentages: An Added Benefit of Continuous Loan Review, May 1994

Doolin, Thomas L., Community Bank Focus... The Many Sides of Concentration Management, Feb. 1994

**Dorfman, Paul M.,** A Dozen Issues for Bankers to Consider for Future Success, July 1994

Dorman, Thomas L., and Blanton, William R., Small Business Spotlight: SBA Lending for Community Banks, Feb. 1994

#### E

Eltringham, David A., Lending to Churches, Apr. 1994

English, Gary, Management Review: An Important Part of Due Diligence, Feb. 1994

#### F

Fox, Lloyd A., and Daley, John J., Issues in Lending... Financial Responsibility for Landfills, May 1994

Frazer, Douglas H., Issues in Lending... Avoiding Liability for a Customer's Unpaid Withholding Taxes, Jan. 1994

#### G

Giles, Jayne Crosby, Microbusiness Lending: Bank Services for the Smallest Companies, Nov. 1993

Gilligan, Peggy, and Bradbury, Katharine, The New England Recovery, Aug. 1994

**Greenspan, Alan,** Regulatory Viewpoint... Optimal Banking Supervision in a Changing World, July 1994

#### Н

Hamm, Richard A., Understanding Inventory Accounting and Evaluation, Oct. 1993

Hamm, Richard A., and Sklar, Bradley J., The Limited Liability Company: A New Type of Borrowing Entity, Mar. 1994

**Higgins, Robert J.,** Banking in Transition: How to Thrive in a Slow Growth Environment, Nov. 1993

Highbloom, Lawrence A., and Day, Walter R., III, Red Flags of Automobile Dealer Fraud, Oct. 1993

Holt, William, Ag Lending... Minimizing Environmental Risk, Sept. 1993

Hughes, John, and Nilson, Norman F., Issues in Lending... Possible Tax Consequences of Loans to U.S. Business Ventures of Nonresident Aliens, Nov. 1993

Humphreys, Wayne, Borrower's Viewpoint... What an Ag Borrower Looks for in a Lender, Oct. 1993

# J

Johnson, Van E., and Khurana, Inder K., Accounting Actions... Companies in Trouble: What Are the Auditor's Responsibilities? Dec. 1993

# K

Kallberg, Jarl G., and Kao, Duen-Li, Strategies for Measuring and Managing Risk Concentrations in Loan Portfolios, Jan. 1994

Kao, Duen-Li, and Kallberg, Jarl G., Strategies for Measuring and Managing Risk Concentrations in Loan Portfolios, Jan. 1994

- Kaufman, Henry, Financial Derivatives in a Rapidly Changing Financial World, Apr. 1994
- Keller, David L., Outsourcing Commercial Loan and Credit Administration Activities, Apr. 1994
- Khurana, Inder K., and Johnson, Van E., Accounting Actions... Companies in Trouble: What Are the Auditor's Responsibilities? Dec. 1993
- Kirk, John, Transaction Risk: A History of Growth, Technology, and Regulation, Jan. 1994
- Knight, James A., and Krenitsky, John D., Lending to Law Firms: Credit Investigations Revisited, Nov. 1993
- Kramer, Mark C., and Neihengen, Raymond N., Jr., Analysis of Finance Company Ratios in 1992, Sept. 1993
- Krenitsky, John D., and Knight, James A., Lending to Law Firms: Credit Investigations Revisited, Nov. 1993

#### L

- Larr, Peter, Risk Policies and Standards: Definitions and Details to Support a Quality Credit Program, Dec. 1993
- Larr, Peter, How to Change a Credit Culture by Breaking the Columbus Paradigm, Mar. 1994
- Larr, Peter, Two Sides of Collateral: Security and Danger, June 1994
- LaWare, John P., An Updated CRA Report Card: How Are Lenders Doing? Jan. 1994
- Lula, George, Loan Portfolio Management—Post FDICIA, Nov. 1993
- Lyons, Douglas D., Portfolio Diversification: Balancing Benefits and Costs, June 1994

#### M

- Marshall, Charles R., Issues in Lending... New ASTM Environmental Standards: Implications for Lenders, Dec. 1993
- May, Joseph W., How to Maintain Asset Quality during Periods of Asset Growth, Nov. 1993
- McAllister, Patrick H., and Mingo, John J., Commercial Loan Risk Management, Credit-Scoring, and Pricing: The Need for a New Shared Database, May 1994
- McElroy, John M., Issues in Lending... Floor Plan Drafting Letters: Unsafe and Unsound, Sept. 1993
- McNamara, Gerry, and Bromiley, Philip, Research Report... Assessing the Risks of Small Business Borrowers, Oct. 1993
- McRae, Cameron S., Lending to Government Contractors, June 1994
- Mingo, John J., and McAllister, Patrick H., Commercial Loan Risk Management, Credit-Scoring, and Pricing: The Need for a New Shared Database, May 1994
- Monck, Ellen Rowley, How a Megabank Is Answering the CRA Challenge, Sept. 1993

Morgan, John B., Industry Analysis Revisited, Oct. 1993

Mueller, P. Henry, Credit Policy: The Anchor of the Credit Culture, July 1994

#### N

Neihengen, Raymond N., Jr., and Kramer, Mark C., Analysis of Finance Company Ratios in 1992, Sept. 1993

Nilson, Norman F., and Hughes, John, Issues in Lending... Possible Tax Consequences of Loans to U.S. Business Ventures of Nonresident Aliens, Nov. 1993

#### F

Rae, George, A Hundred Years of Bankruptcy: A Chapter from *The Country Banker*, July 1994

Reik, John W., How to Calculate the "Boil Over" Point of Acquisition Loans, Sept. 1993

Robbins, Lorne, and Bisset, Douglas M., The Role of Environmental Risk Management in the Credit Process, June 1994

Rusnak, Raymond L., Consumer Credit-Scoring: Are There Lessons for Commercial Lenders? July 1994

#### S

Schatz, Edward K., New People, Policies, and Places: How to Manage a Credit Department Merger, Feb. 1994

Sigalla, Fiona, and Clair, Robert T., Regional Roundup... The Texas Economy: Positive Signs at Last, Oct. 1993

Simons, Robert P., Issues in Lending... The Consequences of the Overturning of the EPA Lender Liability Rule, Apr. 1994

Sklar, Bradley J., and Hamm, Richard A., The Limited Liability Company: A New Type of Borrowing Entity, Mar. 1994

Smith, Raymond D., Jr., Bank Director Focus...The Credit Audit Department: What It Does and Why, Apr. 1994

Spandorf, Rochelle Buchsbaum, What Every Lender Should Know about the Legal Aspects of Franchising, Dec. 1993

Sperry, Michael W., and Bozick, Frank G., Improving Small Business Borrower Data with the BCIP, May 1994

Strischek, Dev, Spilled Milk... The Curse of the Mummies, Oct. 1993

Strischek, Dev, Coming to Terms with Financial Covenants, Jan. 1994

Strischek, Dev, Standardizing the Loan Structure Process, July 1994

Swanson, Bruce A., Simpler Is Better: How to Improve Loan Documentation, Sept. 1993

#### V

van Lieshout, James B., Lending to the Warehousing Industry, Jan. 1994

#### W

- Watkins, Richard, Spilled Milk... Dr. Fluoroscopy's Diagnosis: A Pesky Contingent Liability, Jan. 1994
- Weiland, Janice M., Managing Portfolio Concentrations through Diversification, Dec. 1993
- Weissman, Michael L., Issues in Lending... The Consequences of a Fiduciary Relationship, Mar. 1994
- Wolf, Charles J., The Risks of Home Equity Lending, June 1994

#### Z

Zeller, Tina A., Lending to the Trucking Industry, Mar. 1994